

## CLAIMS

1. A system for automatically loading a pre-determined value from a selectable  
2 source onto a patron's fare card, the system comprising:  
a central computer having a fare card data base for storing fare card data  
4 specific to the fare card;  
a means for initializing an autoloading flag to "on" for automatic loading of the  
6 pre-determined value onto the fare card; and  
a terminal device in communication with the central computer for  
8 automatically loading the fare card with the pre-determined value.
2. The system as in Claim 1, wherein the selectable source is at least one benefit  
2 that is available to the patron through an issuing authority, and wherein the central  
computer further comprises means for generating an autoloading list containing the  
4 value of the at least one benefit and a control number for the at least one benefit  
and downloading the list to the terminal device, the terminal device further  
6 comprising means for comparing the control number of the at least one benefit to  
at least one control number on the fare card and automatically loading the fare  
8 card with the pre-determined value if the control number of the autoloading list does  
not match the at least one control number on the fare card.
3. The system as in Claim 2, wherein the autoloading flag is a benefit autoloading flag  
2 contained in the fare card data base, and wherein the means for initializing the  
autoloading flag to "on" is controlled by one of the issuing authority, the patron, and  
4 the customer.
4. The system as in Claim 2, wherein the at least one benefit is a plurality of  
2 benefits, each benefit of the plurality of benefits having an associated control  
number.
5. The system as in Claim 1, wherein the selectable source is a credit card, and  
2 wherein the autoloading flag is stored on the fare card, the terminal device for loading  
the pre-determined value on the fare card if the autoloading flag is "on" and for  
4 communicating a force post message to the central computer after the pre-  
determined value is loaded onto the fare card, wherein the central computer  
6 further comprises means for determining whether at least one benefit value is  
available in the fare card database to offset the pre-determined value and for  
8 processing a credit transaction for a difference between the pre-determined value

and the at least one benefit value.

2       6. The system as in Claim 5, wherein the central computer further comprises a  
negative list for listing the fare cards in which the credit transaction is denied, the  
4       negative list for prompting the terminal device to set the autoload flag on the fare  
card to "off".

2       7. The system as in Claim 5, wherein the means for initializing the fare card for  
automatic loading of the pre-determined value is a transit vending machine.

2       8. The system as in Claim 7, wherein the transit vending machine utilizes at least  
one criterion to determine whether the patron is eligible for the automatic loading  
of the pre-determined value on the fare card.

2       9. The system as in Claim 1, wherein the terminal device is one of a transit  
system rail gate and a transit system bus fare box.

2       10. The system as in Claim 1, wherein the fare card is at least one of a  
contactless smart card, a contact smart card, and a magnetic stripe card.

2       11. A method for an automatic card-based loading process for loading a benefits  
value onto a fare card, the method comprising:  
          generating an autoload list comprising at least one benefit available for use  
4       with the fare card, a first value for the at least one benefit, and a first control  
number associated with the each at least one benefit;  
6       initializing the fare card with a storage area for storing an amount  
remaining, a second value and a second control number;  
8       reading the second value of the at least smart and the second control  
number from the fare card to a transit gate;  
10       comparing the first control number to the second control number;  
if the first control number is different than the second control number,  
12       adding the first value for the at least one benefit to the amount  
remaining and updating the amount remaining on the fare  
14       card with the result;  
setting the second control number equal to the first control number;  
16       setting the second value equal to the first value; and  
updating the first value of the autoload list to zero if the second  
18       value is set equal to the first value; and

2           if the first control number is the same as the second control number,  
terminating the automatic loading process.

12. The method of Claim 11, wherein a central computer generates the autoloading list, further comprising the step of downloading the autoloading list to the transit gate.

13. The method of Claim 11, wherein the a partial value of the first value is added to the amount remaining, and wherein the first value of the autoloading list is updated as the difference between the first value and the partial value.

14. The method of Claim 11, further comprising the step of reading the amount remaining, and if the amount remaining is above a minimum level, then terminating the automatic loading process.

15. The method of Claim 11, wherein the at least one benefit is a plurality of benefits having at least one control number, and a plurality of first values associated with the at least one control number, and wherein the step of

16. A method for an automatic loading process for loading a pre-selected credit card value onto a fare card, the method comprising:  
initializing the fare card with a storage area for storing an amount remaining, credit card data, and an autoloading flag; and  
reading the flag value;  
if the flag value is "on",  
adding the pre-selected credit card value to the amount remaining on the fare card; and  
sending the credit card data and the pre-selected credit card value to a credit processing means,  
if the flag value is "off",  
terminating the automatic loading process.

17. The method of claim 16, wherein the fare card is at least one of a smart card and a magnetic stripe card.

18. The method of claim 16, wherein the credit processing means is a central computer, further comprising the steps of,  
determining whether patron benefits are available;  
if the patron benefits are available,

2 subtracting at least a portion of the patron benefits from the  
pre-selected credit card value;  
4 initiating a credit process for requesting a credit transaction from a credit  
card processing company.

19. The method of claim 18, further comprising the step of  
2 receiving one of an approval or a denial from the credit card processing  
company; and  
4 if a denial is received,  
adding the fare card to a negative list, wherein the negative list is  
6 utilized to set the flag value to "off".